



# Grameen Kalyan

Proposed NU Business Name : **Bokul Store**



## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	Md. Bokul Mia Vill: Kushtia Para, Post: Chadba Upazilla : Artgoria , District: Pabna
Age	:	29 Years
Marital status	:	Married
Children	:	1(one) Daughter
No. of siblings:	:	3 (Three) Brothers & 3 (Three) sisters
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info  Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Moriom Khatun</p> <p>Md. Abdus Samad</p> <p>Branch: Devuttor Artgoria , Group # 05, Centre # 19/M, Loan no.:3653, Member since: 2000, First loan: Tk. 2,000, Last GB loan: 80,000, Outstanding: 7400</p> <p>NU</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Class Eight

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Grocery Shop
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	5 (Five) years experiences in this business. He has no formal training.
Other Own/Family Sources of Income	:	Father's income from agriculture Work & brothers income from govt. services.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01719-418211
National ID number	:	7610515744246
NU Project Source/Reference	:	Grameen Kalyan, Pabna Unit.( F.S : Sirajum Sajib - 2720)

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 2000. At first she took GB loan BDT 2,000 (Two thousand) and used the money in agriculture work. Subsequently she borrowed loan from GB for several times for different activities including business purpose.

## ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>Bokul Store</i></b>
Address/ Location	:	Vill: Kushtia para, Post: Chadba Upazilla : Artgoria , District: Pabna
Total Investment in BDT	:	<b>BDT 3,54,000</b>
Financing	:	Self BDT : <b>2,24,000</b> (from existing business) Required Investment BDT <b>1,30,000</b> (as equity)
Present salary/drawings from business (estimates)	:	BDT 2,500 (two thousand five hundred)
Proposed Salary	:	BDT 5,000 (Five thousand).
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ This is an on going project so the fund needs to increase the volume of products;</li> <li>➤ The product line is rice, egg, oil, biscuit, soap, soft drinks, salt, mustard Oil, washing powder, chanachur, cosmetics, cattle feeds etc;</li> <li>➤ Average 15 % gross profit on sales;</li> <li>➤ Payback period to the investor is 3 years;</li> </ul>

## *INFO ON EXISTING BUSINESS OPERATIONS*

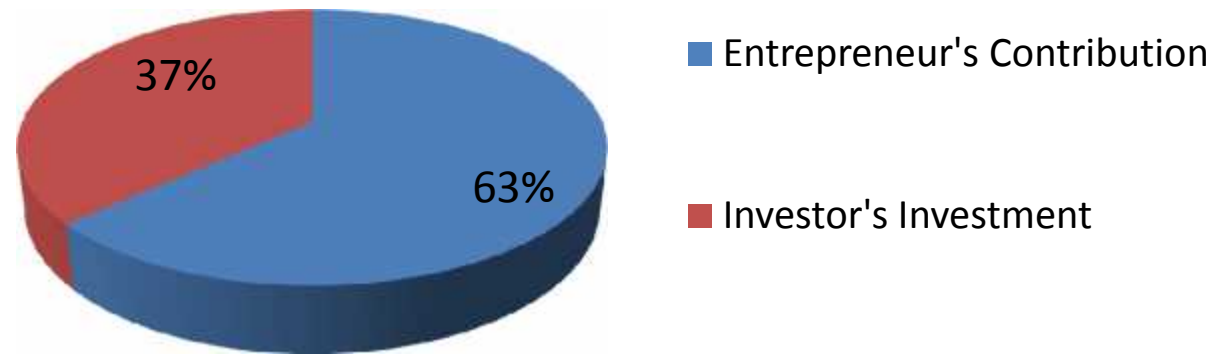
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	5,000	130,000	1,560,000
<b>Less: Cost of sales (B):</b>	4,250	110,500	1,326,000
<b>Gross profit (GP) [C=(A-B)]</b>	<b>750</b>	<b>19,500</b>	<b>234,000</b>
<b>Less: Operating Costs:</b>			
Electricity bill		600	7,200
Generator bill		50	600
Shop Rent		0	400
Night guard bill		50	600
Mobile bill		200	2,400
Present salary/Drawings-self		2,500	30,000
Other Expenses		100	1,200
<b>Non Cash Item:</b>			
Depreciation Expenses		583	7,000
<b>Total Operating Cost (D)</b>		<b>4,083</b>	<b>49,400</b>
<b>(C-D)Net Profit:</b>		<b>15,417</b>	<b>184,600</b>

## ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business/ NU (BDT)</b>	<b>Proposed Business (BDT)</b>	<b>Total Investment</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4=(2+3)</b>
<b>Investments in different categories:</b>			
Grocery items (Rice, Flour, Puffed rice, Oil, Sugar, Tea, vermicelli, Pulse, Salt, Spice, Onion, Garlic, Turmeric, Raisin, etc.)	50,000	60,000	110,000
Cosmetics items (Soap, Body lotion, Toothbrush, Toothpaste, belt, face wash, etc.)	20,000	20,000	40,000
Food items (Soft drinks, Biscuit, Chocolates, cheeps, cakes etc.)	5,000	30,000	35,000
Others items (Pen, Papper, Firebox, Rope, Coil, Bag, Tissue, Umbrella, etc.)	4,000	10,000	14,000
Freeze	30,000	0	30,000
Bkash, Flexiload	80,000		80,000
Furniture and decoration	25,000	10,000	35,000
Cash in Hand	10,000		10,000
<b>Total Capital</b>	<b>224,000</b>	<b>130,000</b>	<b>354,000</b>

# Source of Finance

Source	Amount in BDT	In %
<b>Particulars</b>		
Entrepreneur's Contribution	224,000	63
Investor's Investment	130,000	37
Total Investment	354,000	100





# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	10,000	260,000	3,120,000	11,500	299,000	3,588,000	13,225	343,850	4,126,200
<b>Less: Cost of sales (B):</b>	8,500	221,000	2,652,000	9,775	254,150	3,049,800	11,241	292,273	3,507,270
<b>Gross profit (GP) [C=(A-B)]</b>	<b>1,500</b>	<b>39,000</b>	<b>468,000</b>	<b>1,725</b>	<b>44,850</b>	<b>538,200</b>	<b>1,984</b>	<b>51,578</b>	<b>618,930</b>
<b>Less: Operating Costs:</b>	-						-		
Electricity bill		600	7,200		660	7,920		726	8,712
Shop Rent		-	400		-	400		-	400
Night guard bill		50	600		70	840		70	840
Transportation		500	6,000		500	6,000		500	6,000
Mobile bill		200	2,400		220	2,640		242	2,904
Proposed salary		5,000	60,000		5,000	60,000		5,000	60,000
Other Expenses		100	1,200		150	1,800		150	1,800
<b>Non Cash Item:</b>									
Depreciation Expenses		600	7,200		600	7,200		600	7,200
<b>Total Operating Cost (D)</b>		<b>7,050</b>	<b>85,000</b>		<b>7,200</b>	<b>86,800</b>		<b>7,288</b>	<b>87,856</b>
<b>(C-D)Net Profit:</b>		<b>31,950</b>	<b>383,000</b>		<b>37,650</b>	<b>451,400</b>		<b>44,290</b>	<b>531,074</b>
<b>Retained Income:</b>			<b>383,000</b>			<b>451,400</b>			<b>531,074</b>

**Notes: 1. Agreed Grace period:** Three Months.

**2. Investment Payback schedule:** Quarterly installment including ownership transfer fee after three months grace period.

## *CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)*

	<i>Year 1</i>	<i>Year 2</i>	<i>Year 3</i>
<b>Cash inflow:</b>			
Opening Balance	10,000	471,000	870,400
Capital Infusion by Investor	130,000		
Sales	3,120,000	3,588,000	4,126,200
<b>Total Receipts</b>	<b>3,260,000</b>	<b>4,059,000</b>	<b>4,996,600</b>
<b>Cash Outflow:</b>			
Cost of goods sold	2,652,000	3,049,800	3,507,270
Operating expenses	85,000	86,800	87,856
Return to investor	52,000	52,000	52,000
<b>Total payment</b>	<b>2,789,000</b>	<b>3,188,600</b>	<b>3,647,126</b>
<b>Closing Balance</b>	<b>471,000</b>	<b>870,400</b>	<b>1,349,474</b>

# SWOT ANALYSIS

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Present employment: Self: 1</li><li><input type="checkbox"/> Skill &amp; experience;</li><li><input type="checkbox"/> Good Reputation;</li><li><input type="checkbox"/> Ownership in his own name;</li><li><input type="checkbox"/> Keeping books of record.</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Can not supply products as per demand lack of capital.</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of shop;</li><li><input type="checkbox"/> Own shop;</li><li><input type="checkbox"/> Fixed customer (retail &amp; wholesale);</li><li><input type="checkbox"/> Investor's money will be payback in three years.</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Local competitor</li><li><input type="checkbox"/> Credit Sales</li><li><input type="checkbox"/> Product Damage.</li></ul>

Presented at 29<sup>th</sup> Ex. SB Design Lab on 28<sup>th</sup> July, 2016  
at Grameen Kalyan.

Thank you

# Existing Business photo











# My mother and me



# NU with his Mother & Father



**Thank You**

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